



2011

benefits for life

State of Michigan Optional Coverage Program

be informed

2011 Benefits for Life Optional Coverage Program — A Preview for Eligible Employees

This bulletin provides an overview of the 2011 **Benefits for Life** optional coverage program, including benefit information and details about the online **Benefits for Life** enrollment process. Watch for more e-mails in the weeks ahead.

Online Enrollment Process for 2011

The 2011 employee enrollment process will begin March 28th and end April 15th, 2011. You can enroll or make changes to your existing coverage online or over the phone by following these simple steps:

Enroll Online

1. Enter www.BenefitsforLife.org into your Internet browser.
2. Follow the log on instructions.
3. Review your existing coverages where applicable.
4. Make new or change your elections online for Accident Insurance, Supplemental Term Life, AD&D, the Legal Plan and/or the Discount Plan.
5. Obtain information to change existing coverages, obtain quotes or enroll in Universal Life, Critical Illness Insurance or Auto and Home Insurance.
6. Confirm your elections and print your statement. If you enroll in the discount plan, your discount code will be printed on your confirmation statement.

Take time to find out about Accident Insurance, new in 2010.

Important: You must select "I agree" on the confirmation page or your elections will not be recorded.

Enroll by Phone

1. Call 888-825-8395 and inform the **Benefits for Life** Representative that you would like to enroll or change your existing coverages.
2. A **Benefits for Life** Representative will answer your questions and enroll you in the **Benefits for Life** Optional Coverage Plans.

Questions or Need Help? If you have questions about benefits or the enrollment process, or if you need help logging on to the enrollment site, please call 888-825-8395.



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be secure

If you are currently enrolled in the Discount Plan, you must re-enroll to continue in that plan. All other benefits will default to current levels if no action is taken.

New for 2011

New for 2011, the WOW employee discount plan previously located on the Civil Service website will now be administered by Abenity. State employees will need to enroll in the Abenity discount plan during the upcoming Benefits for Life enrollment period in order to have access to the WOW discounts beginning on March 28th.

Be Informed (Highlights of the 2011 *Benefits for Life* Program)

Everyone has different needs when it comes to insurance protection. As your personal and financial obligations change, so does the need for appropriate coverage. Through ***Benefits for Life***, you have the ability to select the benefits you want and to create a package that fully meets your specific needs and those of your family.

For 2011, you can choose from the following plans:

- Accident Insurance
- Supplemental Term Life Insurance
- Accidental Death and Dismemberment (AD&D) Insurance
- Legal Plan
- Universal Life Insurance
- Critical Illness Insurance
- Auto and Home Insurance
- Discount Plan (Free)

Accident Insurance (Introduced in 2010 and offered at \$6.73 per pay period for employee coverage)

Offset the cost of unexpected bills related to accidents that occur every day.

- Benefits for covered accidents including initial care, hospitalization, follow-up care, transportation and more
- Guaranteed Issue (no medical questions) available for the entire family
- Benefits are paid directly to you, regardless of actual expenses incurred or other insurance coverage
- Premiums do not increase as you age

Supplemental Term Life Insurance (Guarantee Issue Offer Extended for 2011 Enrollment)

Provides life insurance protection for you, your spouse and your children.

- **2011 Guarantee Issue Offering (No Medical Questions up to Guarantee Issue Limits):** The guarantee issue offer has been extended again, which means all eligible employees may obtain up to \$250,000 of Supplemental Term Life Coverage without answering any medical questions. Spouses (\$50,000) and Children (\$10,000) are also able to enroll without medical questions. If you have already enrolled, you may increase your coverage up to the guarantee issue limits without answering medical questions.

Next Steps

Log on to www.BenefitsforLife.org to start your enrollment. You can also visit the Civil Service Commission website for more information about the program at <http://www.michigan.gov/employeebenefits>. Select '**Voluntary Benefits (Active Employees)**' from the left menu.